

**REMARKS/ARGUMENTS**

Claims 1-12 were pending. Claims 1 and 2 have been amended and new claims 13 and 14 have been added. Therefore, upon entry of this amendment, which is respectfully requested, claims 1-14 will be pending.

Claims 1-12 were rejected under 35 USC §102(e) as being anticipated by Allen-Rouman *et al.*, U.S. PG Pub. No. 2002/0152160.

Claims 5 and 10 were further rejected under 35 USC §103(a) as being unpatentable over Allen-Rouman in view of Templeton *et al.*, U.S. PG Pub. No. 2002/0004772.

Claim 1 is now directed to an aspect that allows a recipient of funds to establish an online account upon receiving an electronic message indicating that funds are ready for transfer to the recipient so that the recipient may conveniently receive the funds. Allen-Rouman, on the other hand, does not teach or suggest this feature. Rather, Allen-Rouman teaches that when the account of a recipient is unknown, the identity of the account may be requested of the payee. See, *e.g.*, paragraph [0077] of Allen-Rouman. Thus, the account is pre-existing. Further, the account for which the identity is requested is not an online account, but rather is an actual bank account because funds are transferred thereto through the ACH system. See also, paragraph [0075]. There is no teaching or suggestion in Allen-Rouman, or the other cited references, of receiving a response from a recipient that includes a request by the recipient to establish an online account, and then establish an online account for the recipient as is recited in claim 1.

Accordingly, Applicants respectfully assert that claim 1 and all claims depending therefrom are allowable for at least the foregoing reasons.

Support for the amendments to claim 1 can be found, *inter alia*, at page 3, lines 6-10; page 10, lines 29-30; and page 12, lines 10-11.

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Reply to Office Action of October 9, 2003

PATENT

**CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 925-472-5000.

Respectfully submitted,



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